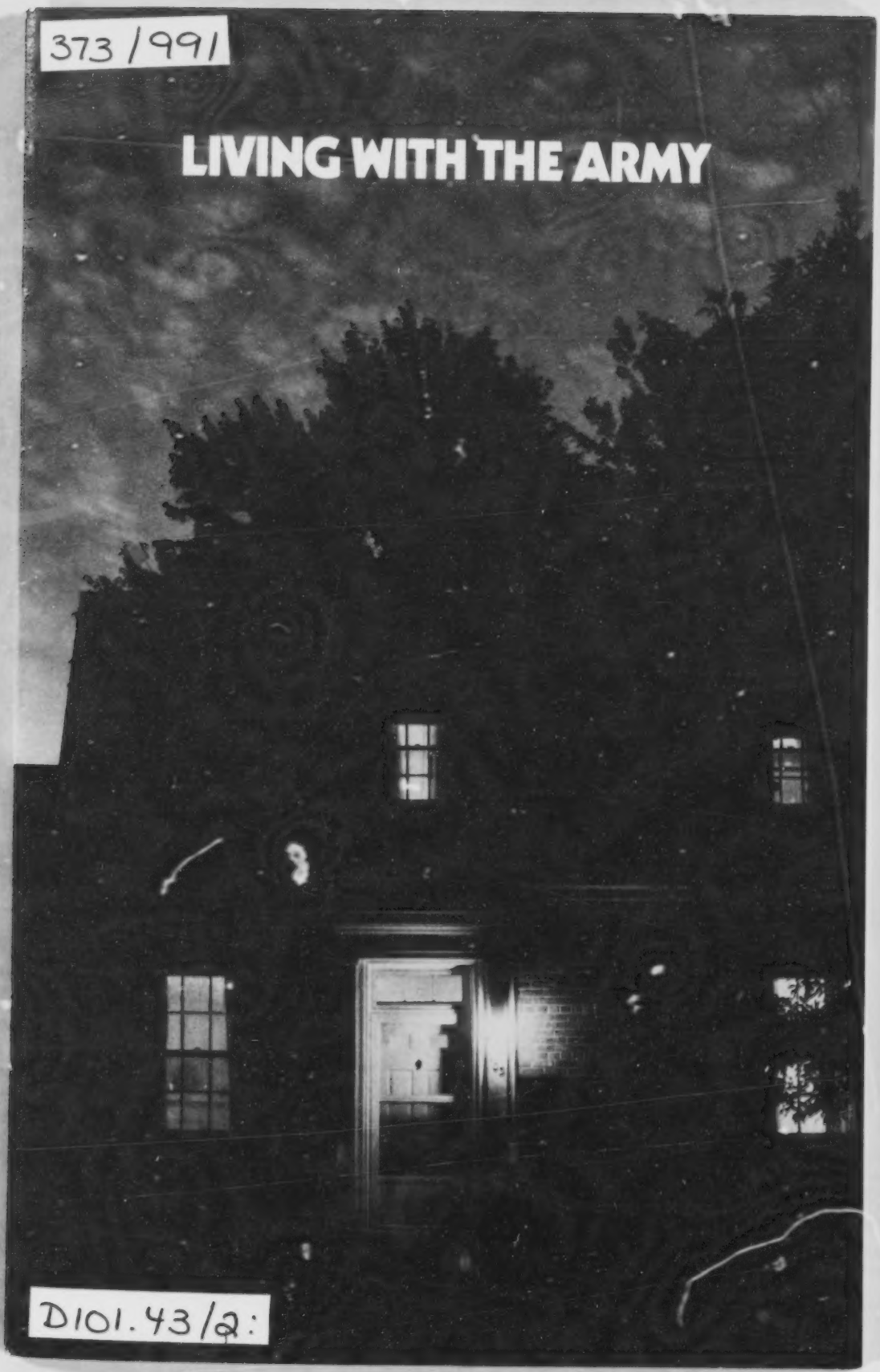
373/991

LIVING WITH THE ARMY



D101.43/2:

best copy available

LIVING WITH THE ARMY

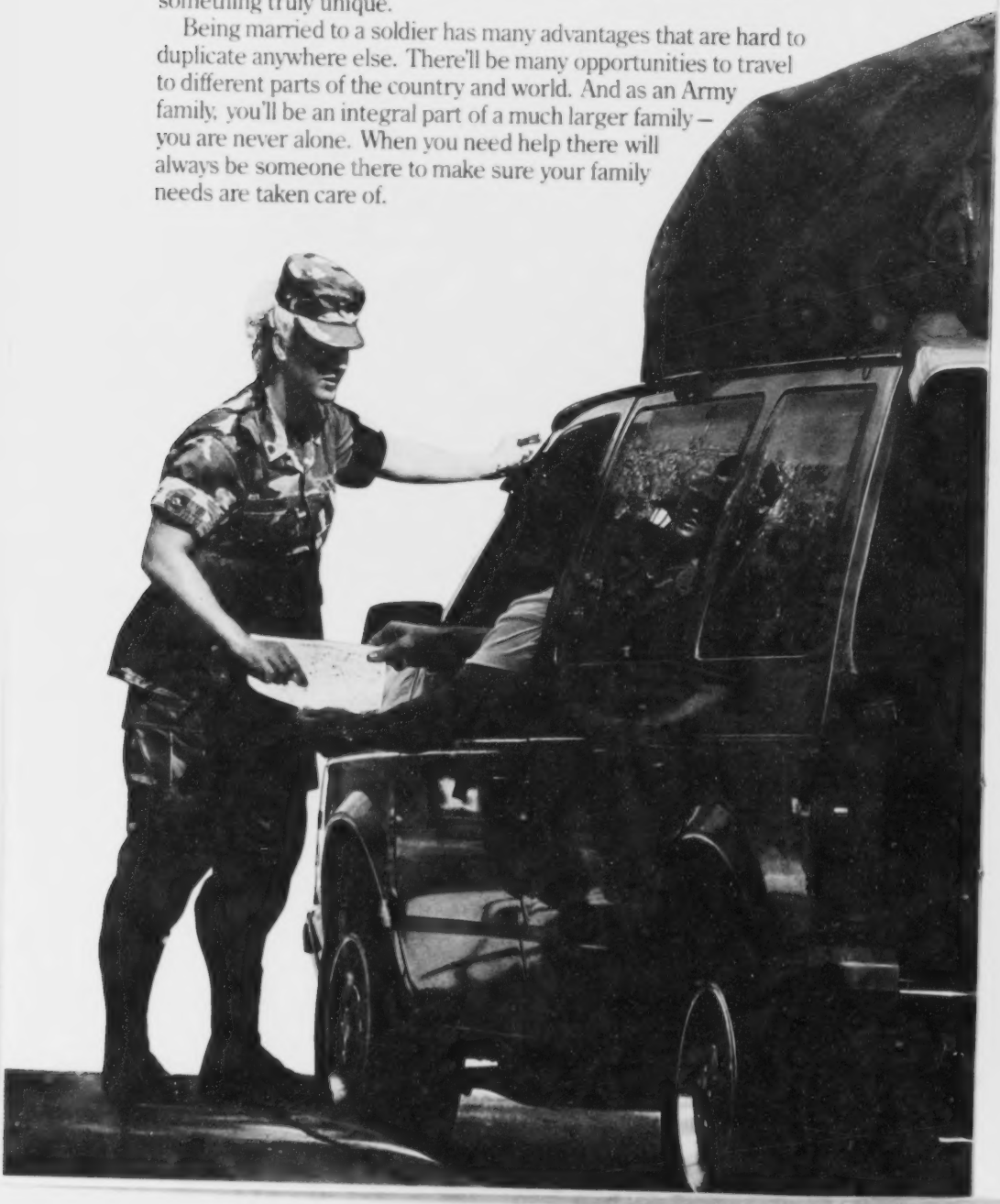
You and your family are the U.S. Army's most valuable assets. All our sophisticated military hardware would be of little use without dedicated soldiers supported by strong, knowledgeable families. We salute you and your family and hope that this brochure will help you learn the ways we try to make "living with the Army" an easier and rewarding experience for one and all.

BEING MARRIED TO A SOLDIER...

is unlike being married to anybody in any other profession.

Army people are special people. They take change in stride. They accept challenges. They savor a life that's not the same old routine day after day. This is the spirit that fuels an Army family and makes it something truly unique.

Being married to a soldier has many advantages that are hard to duplicate anywhere else. There'll be many opportunities to travel to different parts of the country and world. And as an Army family, you'll be an integral part of a much larger family – you are never alone. When you need help there will always be someone there to make sure your family needs are taken care of.



For example, when it's time to move to a new post and get your family settled, the Army is there to help. We have many years of experience in moving people and know how to do the job right.

You'll find that the Army has somebody who can help you with just about anything including legal advice, counseling for your children or finding a house. If you have a problem, more than likely, the Army has the right person to help you solve it.

The purpose of this brochure is to make you aware of the rights and privileges available to you and your family. You understand, of course, that benefits provided by law are always subject to change. The categories listed on page 4 cover most aspects of your personal affairs now that you are part of the Army.

You'll find that page 34 of this brochure is devoted to a list of important documents you should be able to locate on a moment's notice. You'll also find space to record pertinent information about them and where they are located. As an added convenience, you'll note the back cover has a special pocket where additional information or the documents themselves can be kept.

The Army is vitally interested in its people and their families. It is important that both spouses be aware of all that is available. It is also important that married couples know how the Army works for the family as well as for the individual soldier.

We believe that it is not just a case of a soldier joining the Army, but of families joining the Army. An Army career is a team effort, and this is true of the family unit as well as the job.

TABLE OF CONTENTS

Life in the Army Community . . . . .
Special Consideration for Your Children . . . . .
Money Matters . . . . .
Legal Information You Should Know . . . . .
An Important Discussion Between Husband and Wife 2
Moving to a New Post 2
Quick Checklist to Get You Moving 2
Help: Whom to Call On, Where to Go 2
Planning for Your Future 2
Veterans 3
Index 32
List of Valuable Documents 34

LIFE IN THE ARMY COMMUNITY

We All Pull Together

You can always depend on the Army community for support on any post, in any state and in any country. It's a good feeling to know that in a new environment with a different way of speaking, different customs and even different foods, you have a sense of belonging. The warm spirit that's part of the Army community is passed on from one family to the next, from one post to the next, and over the years it has become contagious.

The Army Is Ready to Help You

The Army Community Service (ACS) is the hub of information and assistance for every family in the Army community.

The commander of each post works with a council made up of professional people like a team of personnel officers, a social work officer, and a group of dedicated volunteers. Most volunteers are Army spouses or other family members, but a growing number of off-duty personnel who have qualified by completing a training program are also involved. This cross section of people is what makes ACS a truly successful effort.

What Does the Army Community Service Program Do?

This is a broad-based program. It starts with helping new families coming into the community to get acquainted with the area, the facilities and the schools, where they can get help and how they can meet their neighbors. In short, ACS is there to make sure new incoming families quickly feel right at home in their new surroundings. In fact, most ACS centers even have household items they can lend a new family until their things arrive.

All centers put out an information sheet about their community. It will tell you all about recreational activities, employment opportunities for spouses, child day-care facilities, and babysitting services.

ACS centers also have professionals who can advise you on where to go for legal and financial help as well as family and financial counseling. And many of these centers offer a family life educational service to assist and advise young families on adopting sound homemaking practices.

ACS Makes Every Move Smooth

Should you ever suddenly get orders for a permanent change of station that's a "no family members" tour, you and your family won't be left on your own to wrap things up. ACS will be there to help with relocation and personal adjustments.

When the time comes to move, for whatever reason, and you know the post you're going to, the ACS has worldwide files on installations. Chances are they will have an information bulletin on your new post to help you familiarize yourself before you get there.

A word of advice: be sure to fill out a DA Form 4169-R at your current ACS center. The information will be forwarded to your new ACS center and will be waiting when your family arrives.

Family Member Employment Program

This program provides information, resumé writing help, support and, in some cases, training to ensure that those who want to work are aware of all local options and are prepared for the employment search. Information of volunteering opportunities for gaining credible job experience is also available.

Military Identification Cards

Your military identification card is for basic official identification. It is also the key to certain privileges and benefits. With it, you and your family can get medical benefits, as well as commissary, post exchange, theater and other privileges at any military installation.

Your U.S. Army Forces Identification Card (DA Form 2A) (Active) is provided by the entry Receptions Station or the military personnel office and can be obtained by mail. Your application must be filled out and verified by your personnel office.

To obtain identification cards for family members, you must fill out an application for the Uniformed Services Identification and Privilege Card (DD Form 1172). As with your card, this form must be verified by the military personnel office.

A head-and-shoulders (1x1 inch) photograph of each family member must be included with the application. Legal documents such as marriage license, birth certificates, adoption papers, etc. are mandatory and must be presented to the personnel office at the time of application. Children under 10 do not receive cards except under unique circumstances.

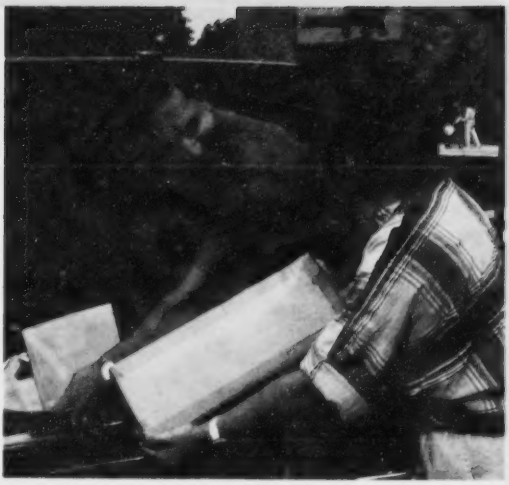
All cards are valid until the expiration date indicated. Valid cards in possession of family members at the time sponsor is discharged, retired, or relieved of active duty must be turned in at the place of separation. It is the responsibility of the military sponsor to ensure that all identification cards are collected from the family members no longer authorized privileges and returned to the Army.

NOTE: It is important to make a record of the card number, date and place of issue (a place on page 34 of this brochure has been provided for this information). Should the card(s) be lost, this information will speed up replacement.

Getting Fast Information and Verifications

DEERS, the Defense Enrollment Eligibility Reporting System, is a computerized information service linked to an extensive voice and data communications network to Uniformed Services Installations. It verifies and confirms your family's eligibility to receive Uniformed Services benefits.

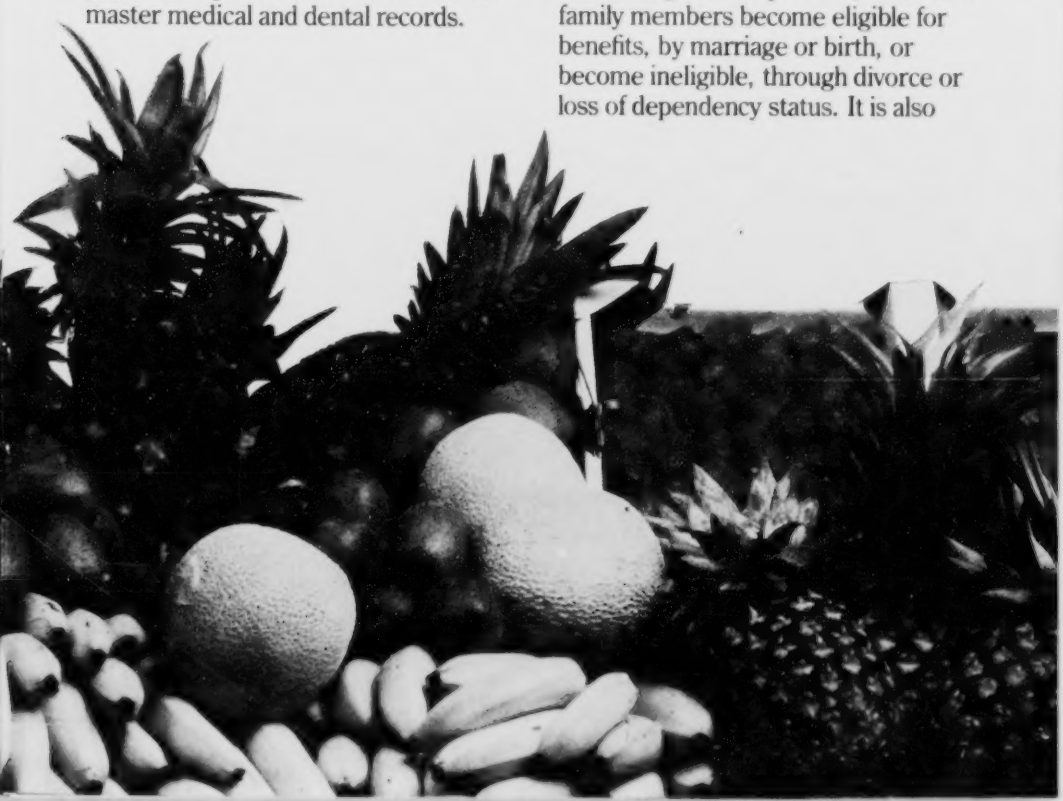
There are also other helpful uses. DEERS provides ID card issuance information and population information for forecasting school, housing, hospital and other construction and benefit program requirements. It also locates master medical and dental records.

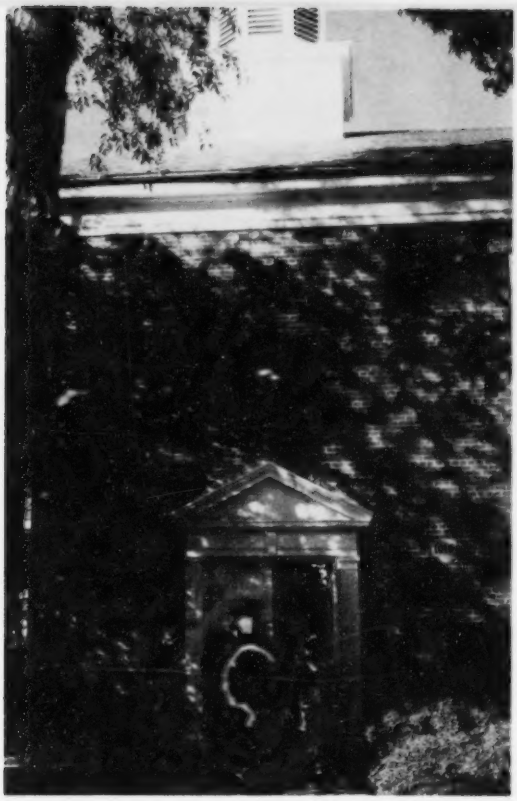


How to Enroll in DEERS

All persons on active duty are automatically enrolled. All eligible family members of active duty personnel, including children under age 10, however, must be enrolled by you through your Personnel Service Center.

As the military sponsor, you are responsible for keeping your military personnel office informed when the beneficiary status of your family members change. Examples are, when new family members become eligible for benefits, by marriage or birth, or become ineligible, through divorce or loss of dependency status. It is also





your responsibility to collect and return immediately to the Army all identification cards of family members no longer authorized privileges.

Family Medical and Dental Assistance

Complete health care that could cost thousands of dollars a year is provided without cost to active duty soldiers.

Family members health care, although not as complete as yours, is comparable to civilian health insurance plans. Your family may be cared for at any Uniformed Service Facility (Army, Navy or Air Force) on a space available basis. There is usually no cost to you for out-patient care and there are nominal charges for hospital care.

When Uniformed Services Facilities are not available, your family may obtain authorized health benefits from civilian sources under the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), with the government paying the majority of the costs.

Dental care is provided to active duty members at all Armed Forces dental facilities. It is provided to family members at overseas dental facilities on a space-available basis and at a limited number of designated installations in the United States.
NOTE: Routine dental care is not an authorized benefit under CHAMPUS.

Full information is available from the Executive Director, CHAMPUS, Denver, Colorado 80240, or the Health Care Benefits Advisor at your local military health facility.

The Chaplain Service

The religious welfare of all military families is of concern to the Army. The chaplain, as the religious leader, is a professionally trained individual who has been appointed to serve as a spir-

itual advisor to you and your family. Depending on your faith, the chaplain will baptize your baby, conduct confirmation or Hebrew training, and handle funerals or aid in funeral arrangements.

The chaplain is a friend who can refer you to the office best suited to handle specific problems you might have. And because the chaplain is trained in counseling, he or she is qualified to deal with personal problems that normally arise from everyday living. Of course, problems of a confidential nature can be discussed with the secure knowledge that your rights of privileged communications are sacred.

The Red Cross

The American National Red Cross is the liaison between the civilian and military community. This is a role assigned by congressional charter. It simply means that if your family needs you back home because of illness, death or some other emergency, the Red Cross is the organization to contact. The Red Cross verifies the emergency and then the Army takes quick appropriate action.

The Red Cross also provides a broad program of social welfare services for Army families – everything from instruction in first aid to disaster preparedness.

Should you be living in a civilian community, the Red Cross is there to help too. They will assist you in meeting personal and family problems that arise as a result of military service. They also provide counseling and assistance in applying for allotments, government benefits, and financial assistance.

Army Emergency Relief

The Army Emergency Relief (AER) education assistance program offers undergraduate scholarships and loans to pursue vocational training, prepare for acceptance by service academies and obtain college degrees. AER's educational assistance is available to active and retired Army members and their families, including spouses and orphans of Army members who died on active duty or while retired, as follows:

- AER scholarships to unmarried daughters and sons of members. Financial need is the primary criterion for a scholarship.
- Federal Guaranteed Student Loan (GSL) to unmarried children and spouses of Army members.
- Federal Parent Loans for Undergraduate Students (PLUS) to Army members and spouses of deceased Army members, for undergraduate study by children.

Maximum assistance for a school year is $1,000 for the AER scholarship, $2,500 for the GSL loans and $3,000 for the PLUS loan. Assistance to children is provided as an AER scholarship, GSL loan or combination of the two. Eligible applicants for all assistance must submit a new application for consideration each academic year.

Application forms and additional information are available from any AER Section at most Army installations or from National Headquarters, Army Emergency Relief. Complete applications for scholarships must reach HQ, AER no later than March 1 for the academic year beginning the following September. For information contact National Headquarters, Army Emer-

gency Relief, Department of the Army, 200 Stovall Street, Alexandria, Virginia 22332-0600.

Educational Incentives

The Montgomery GI Bill Plus the Army College Fund can mean extra dollars for school. For a $1,200 investment – $100 per month for the first 12 months on active duty – the return will be anywhere from $17,000 to $25,200 for future college costs. And you can begin to use that money any time after the first two years of service. But you must enroll at the Military Entrance Processing point or earlier to be eligible.

And these are not the only ways to get money for college. The Army may also pay 75 percent of tuition for approved college-level courses leading to a certificate, diploma or degree.

Educational Opportunities

While Army duties come first, the Army believes setting and achieving educational goals are important to a soldier's career growth and personal development. For this reason, the Army has established local educational counselors to help you and your family members plan and attain realistic educational goals.

If you want to know what degree programs colleges in your state offer, what grants and loans are available, or how to apply for a specific course or its cost, you can find out at Army Education Centers Army-wide. Professional counselors will assist adult family members on a space-available basis. Comprehensive reference materials are also available.

You'll also find these centers help you and adult family members assigned to overseas tours adjust to your new home before actually leaving by offering "headstart" language courses as well as classes about customs and culture. These classes are available on a space-required basis.

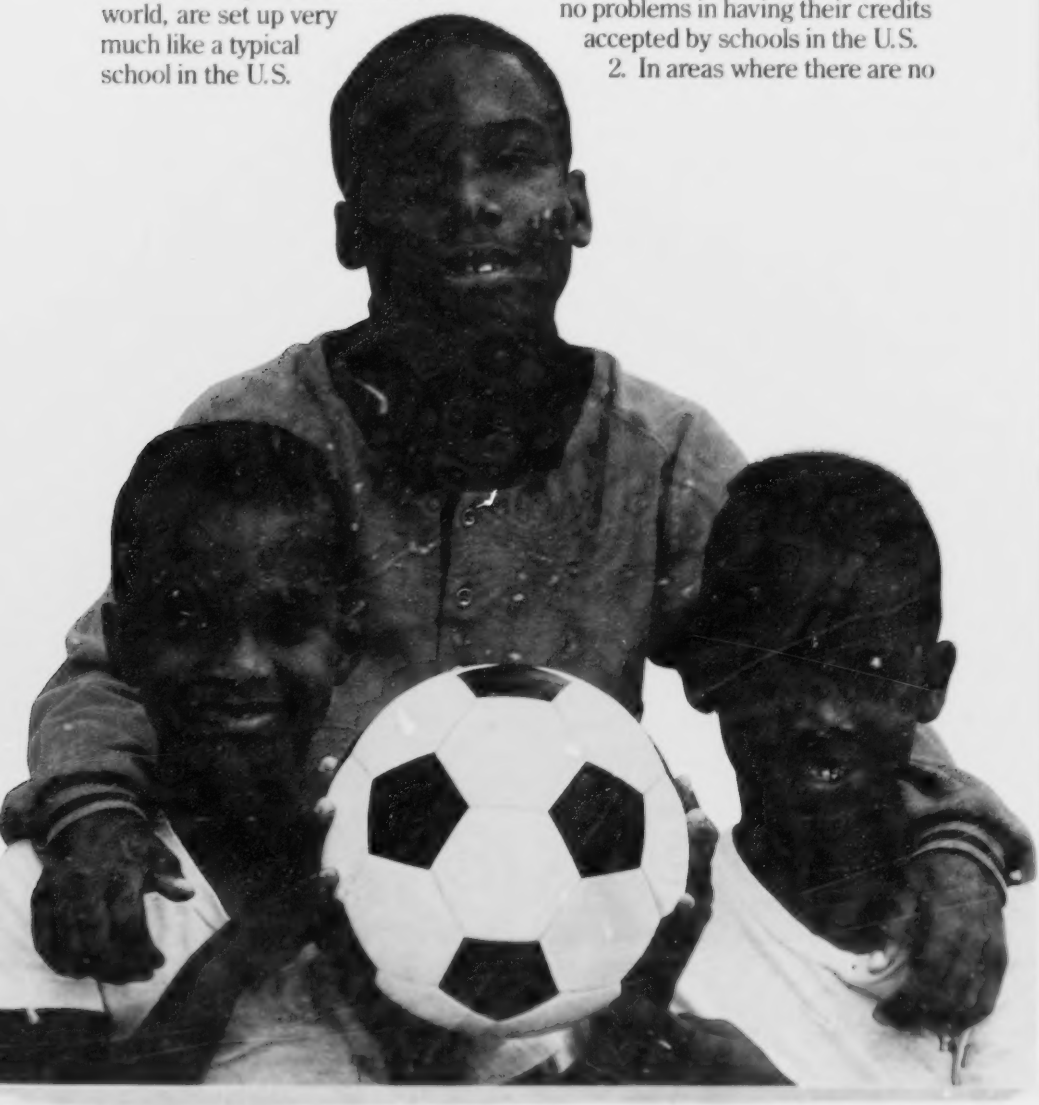
Should you or a family member be planning to pursue an Associate or Bachelor's degree, the Army offers special programs that remove roadblocks that can slow down degree completion due to new assignments. Schools offering these programs let you and adult family members work toward degrees without worrying about where you are today or will be tomorrow.

In these programs, a "home" school transfers credits in the same subject area between participating institutions. Other benefits include limiting the number of credits taken at the "home" campus, providing a student agreement to chart a path and outline degree requirements and accepting non-traditional credits, such as CLEP.

SPECIAL CONSIDERATION FOR YOUR CHILDREN

The Army takes major responsibility in supporting the educational growth of a soldier's children. There are three possible schooling arrangements that the Army has set up for your children, from kindergarten through grade 12.

1. Department of Defense Schools are located in most overseas areas where there is a concentration of military personnel. DOD Schools, wherever they are located in the world, are set up very much like a typical school in the U.S. They are accredited by a national American accrediting association and usually staffed by American teachers. The selection of subjects is carefully worked out to mesh with the curriculum of schools in the states. Army parents have been known to seek out DOD Schools because they feel their level of education is superior. Young men and women who have graduated from DOD Schools have experienced no problems in having their credits accepted by schools in the U.S.
2. In areas where there are no



service operated schools, special arrangements are made with adequate privately operated, tuition-free schools. DOD assesses the schools and pays the tuition.

3. In the unusual event that neither of the above is available, correspondence courses offered by educational institutions accredited by a state department of education or regional accrediting association are provided.

Before departing for an overseas assignment, you should obtain report cards and official school transcripts of credits for schooling completed. Also helpful is any available information regarding your children's particular aptitudes and education levels.

For additional information about schools in Europe, write to Director, DOD Family Member Schools, Room 152, Hoffman I, 2461 Eisenhower Avenue, Alexandria, Virginia 22331.

Scholarship and Educational Loans Specifically Available for Army Children

For information regarding scholarships and loans, write HQDA, (CFSC-FSY-E), Washington, D.C. 22331-0521 and request DA Pamphlet 352-2 on Educational Scholarships, Loans, and Financial Aids, compiled by the Adjutant General's Office.

Also, the American Legion publishes a booklet titled "Need a Lift?" It contains career and scholarship information emphasizing resources available to children of veterans or active duty personnel with a record of wartime service. (See *Army Emergency Relief*, page 9, for additional information.)

Write to Education and Scholarship Committee, The American Legion, Box 1055, Indianapolis, Indiana 46206. Include 50 cents for printing and postage costs.

In addition, there are five Federal Financial Aid Programs outlined in a Department of Education booklet "A Student's Consumer Guide." Students are advised to consult their secondary school principal or guidance counselor regarding these programs.

Child Development Services

Child Development Services (CDS) offers child care for children 4 weeks through 12 years old to help reduce the conflict between parental responsibilities and unit mission requirements. CDS provides services through three delivery systems.

1. Child Development Centers (CDC) offer full-day care up to 11 hours per day, part-day care up to five hours per day, and hourly care (on a space available basis) for children attending on an intermittent basis. Special needs are usually mainstreamed within these programs. Most CDC's assign children by age group: infants (6 weeks to 12 months), pre-toddlers (12 months to 2 years) toddlers (2-3 years), preschool (3-5 years) and school-age (5-12 years). Centers operate Monday through Friday to support installation mission requirements and during evenings and/or weekends as community demands dictate.
2. Child care is also provided in government housing units called Family Child Care (FCC) Homes. FCC offers a homelike environment with flexible hours and fees negotiated

between the parent and the FCC provider. Other FCC options include extended hours, care for mildly ill children and special needs cases.

3. Supplemental Programs and Services (SPS) provide low cost alternatives which increase child care choices. Child care resource and referral services, parent co-ops, babysitter information and referrals, school-age/latch key services programs, parent education programs, and short term on-site child care for group meetings may be available based on local operations. Not all options are provided at every location.

Parents should contact the local CDS office to obtain information about options offered and space availability.

Family Advocacy

Family Advocacy provides services to strengthen family coping and parenting skills and to prevent abuse. It saves manpower and dollar resources by identifying abuse early and providing services to correct the problem. It saves command time by providing resources, information, and training for commanders to deal with complex issues of family violence, and promotes the retention of otherwise high performers.

Foster Care

Foster Care provides 24-hour emergency care in a foster home for children who cannot be cared for by their natural family or legal guardian. It is provided for as long a period as children need substitute care.

Volunteer Programs

Volunteer programs are set up to help spouses feel like part of the military and help make the transition into their new lifestyle smoother. By capitalizing on the individual and collective talents of volunteers, the ACS helps spouses develop job skills and make contributions to their community. Volunteer programs increase spousal satisfaction with the military, and contribute to wholesome communities that foster self-reliant soldiers and families. Without the dedicated corps of volunteers at each installation, family support programs and services would not be available in the quantity or quality currently enjoyed.

Youth Services

Youth Services offers an array of programs and activities for children 6 to 19 years of age. Programs include self-directed and directed activities held in youth centers or other community facilities, such as bowling centers and arts and crafts shops. Programs and equipment are provided for individuals and groups.

Self-directed activities require no direct instruction or supervision and are pursued at the participant's own pace. These activities range from table and board games to recreational reading and typically take place in snack areas, as well as meeting rooms and small activity rooms.

Directed activities consist of a wide variety of programs aimed at enhancing the physical and cognitive development of the installation's youth population. These include:

- Individual and team sports and physical fitness
- Leisure travel
- National youth groups such as 4-H Clubs, Boy and Girl Scouts
- Tours and field trips
- Adventure programming
- Teen clubs and pre-teen clubs
- Crafts, music, dance and social activities
- Special interest groups
- Community service projects
- Special events – "Breakfast with Santa," "Halloween Haunted Houses" and "Easter Egg Hunts"
- Summer camps, before and after school programs, and vacation recreation programs
- Youth development programs, youth-to-youth sponsorship and youth councils

The Youth Services staff is small compared to the programs offered, and parents and soldiers often serve as volunteers.

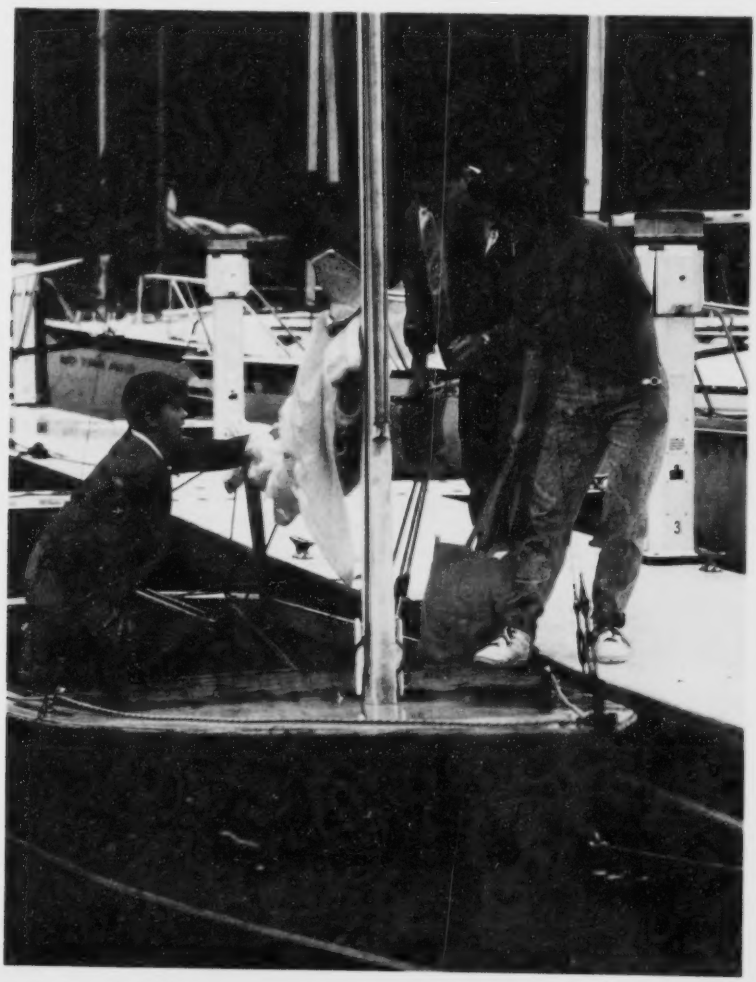
For additional program information about Youth Services at your installation, contact the installation Youth Services Director.

MONEY MATTERS

The pay level in the Army is competitive with a comparable level skill in private industry. The Army's basic pay has increased significantly since 1982 to be more in tune with civilian pay scales. And as the cost of living rises, military pay increases as well.

In addition to monthly basic pay and allowances (which is based on grade and years of service), there are special and incentive pay. These usually involve a special skill or a particularly challenging job like Airborne duty, diving duty, duty at certain places outside the U.S., or an assignment classified as experimental stress duty.

The Army also has a flexible bonus system. For instance, you may receive



a Selective Reenlistment Bonus, if you are serving in a critical skill, for continuing Army Service after serving the initial enlistment.

Allowances for Unexpected Costs

The Army is always aware of and concerned about the kinds of expenses you may have because you are an Army family. So we have provided a wide range of allowances for you and your family. These range from allowances for your food when meals in a government dining facility are not furnished, allowances for housing when quarters cannot be provided by the government, a monthly uniform maintenance allowance for enlisted members, to a family separation allowance which compensates you for additional expenses like maintaining two homes because of a military tour of duty. In addition, supplements to the standard housing allowances are paid when you are assigned to a high-cost-of-living area.

When reporting to duty station, bring along original dependency documents (marriage certificate, adoption papers, divorce decree directing child support, etc.) or certified or notorized copies of these documents, in order to receive the basic allowance for quarters (BAQ) with family members. This will help avoid delays.

Allotments

An allotment is a definite portion of a soldier's pay and allowances that is authorized by the soldier to be paid to a certain person or to an institution. An allotment could be a set amount of money earmarked to support spouses and children, or to take care of necessary financial obligations like insurance premiums or payments for the house. The local finance office will assist you in the completion of the forms necessary to start/stop the type of allotment desired. Allotments can be used for:

- Support of family members, savings, payment of premiums on commercial life insurance, etc.
- Payment of premiums of Soldier's Group Life Insurance
- Purchase of U.S. Savings Bonds on a regular monthly or quarterly basis
- Support of dependents under emergency conditions

In addition, there are emergency allotments declared by the Secretary of the Army in cases he considers essential to the well-being and protection of a soldier's family. He can authorize the increase or decrease of an allotment or continuance of an allotment which may have expired.

In all situations, every possible effort is made to make sure your family is well provided for.

LEGAL INFORMATION YOU SHOULD KNOW

The Army believes that it is important that you're aware of legal terms and know where to go for information and advice.

The Army has a staff of professionally trained lawyers that matches, in quality, any civilian law firm. The Army's policy is this—although your personal legal problems are not the official responsibility of the Department of the Army, your morale and welfare are an important military consideration.

Legal Assistance Office

Almost all military installations have a legal assistance office. The appointed officer is a member of the Judge Advocate General's Corps or a Department of the Army civilian attorney. The attorney will discuss any problems with you and offer advice. He can handle drafting of wills and powers of attorney, advise on state and federal personal income and property tax, and review rental contracts, leases, or sales contracts for housing.

If you're thinking about buying a car or making any other major purchase on credit, your legal assistance officer will counsel you.

IMPORTANT: Do not sign blank contracts or contracts you do not understand. You have excellent legal advice nearby, and it's provided at no cost to you. In situations where you are required to go to court, the services of a civilian lawyer will be necessary. The legal assistance officer will help you find a lawyer if you request it.

If for some reason you are unable to contact your local legal assistance officer, address a request for legal advice to Army Legal Assistance, Office of the Judge Advocate General, Department of the Army, Washington, D.C., 20310.

Annual Legal Check-Up

The Army has a special form (DD Form 1543) that lets the soldier take stock of his personal affairs. Your personnel officer can give you a copy. It should be filled out and placed with the important family papers or in your Military Personnel Records Jacket (DA Form 201).

After the DD Form 1543 is filled out, it should be enclosed in a sealed envelope marked:

Annual Legal Check-Up DD—Form 1543

_____
SOLDIER'S NAME

_____
SOLDIER'S SOCIAL SECURITY NUMBER

In the event of my death, this form is to be sent to:

_____
NAME AND ADDRESS OF SURVIVOR OR EXECUTOR

_____
NAME AND ADDRESS OF ALTERNATE

And, as its name suggests, the form should be reviewed every year. If your family needs help in making the review, contact the local personnel office.

Power of Attorney

This is a formal, written appointment of a person to act as your agent during times when you are absent from the U.S. or unable to handle your affairs. In broad terms, it is usually used to give your spouse or some other person legal right to make financial and other decisions in your absence.

If Power of Attorney isn't granted by you, your family can be placed in the impossible position of not being able to handle even day-to-day personal affairs. Power of Attorney can be:

- Special Power (for a specific purpose); or
- General Power (for handling all of the soldier's affairs).

The Special Power allows you more control since its uses are specified.

When it is time for the Annual Legal Check-Up, it's a good idea to contact your personnel officer and review the information on your Emergency Data Card.

IMPORTANT: The only instructions the Army can follow are the ones you authorize on this card.

Preparation of a Will

The legal assistance officer can also advise you whether or not you require

a will. Once set up, it should be reviewed periodically. Any change of events within your family, like a new baby or purchase of a home, requires that the will and its provisions be looked at again.

Be sure the location of your will is included on your record of Emergency Data (DA Form 41/DA Form 93).

The idea of making out a will is looked on as an unpleasant chore by a lot of people. But if you consider what might happen if no will or provision has been set up for your family, you will realize a will is a very important document. Laws vary from state to state. Without a will, your assets will be divided according to those laws.

Compensation for Survivors

When your family is talking about wills and estates, a discussion about survivor benefits should also take place.

The beneficiary of a soldier whose death occurs while on active duty is eligible for one or all of the following:

- A lump-sum death gratuity payment — minimum of $800, up to but not exceeding $3,000.
- Dependency and indemnity compensation.
- Social Security payments.
- Insurance payments.
- Medical care in military facilities and from civilian sources.
- Burial expense payments.
- Final transportation and movement of household goods to the permanent home.
- Survivor Benefit Plan (payable only in cases where the deceased soldier had attained 20 years of service, reduced by amounts of Dependency and Indemnity Compensation).

Under the Social Security Cash Benefits Program, a lump-sum payment, in addition to any monthly payments, may be made to the widow(er). Application for this lump-sum payment should be made to the nearest Social Security office.

Another unpleasant but necessary subject that needs reviewing is the burial rights due a soldier. If a member of the Army dies while on active duty, the Army will provide for care of the remains and delivery to the place designated by the adult next of kin. They will also pay an interment allowance.

The personal desires of the soldier regarding type of interment and location should be made clear in the will.

Complete information about burial and survivor benefits in case of death is included in DA Pamphlet 608-4. It is standard Army policy to provide a copy of this pamphlet to the next of kin at time of death.

AN IMPORTANT DISCUSSION BETWEEN HUSBAND AND WIFE

- Power of Attorney
  Who is appointed?
  Kind of authority:
  Special or general?
- Emergency Data Card
  What conditions have been established?
- Will and Estate
  Conditions?
  Who is executor?
  What is contained in the estate?
- Amounts and Terms of Insurance
  Commercial?
  Government?
- Discuss the following five points in preparation for an assignment involving family separation:
  1. Be sure that an allotment is established for support of family members.
  2. If above allotment has been previously established, be sure that mailing address for payment is correct.
  3. Initiate Class E allotment for amount you desire your family members to receive.
  4. Family's rights to privileges at nearby military installations, such as commissary and post exchange (if approved by the commander thereof). Be sure they have a valid and current DD Form 1173 (Uniformed Services Identification and Privilege Card) indicating the privileges to which they are authorized.
  5. Family's rights to medical care at uniformed services medical facilities and through civilian sources.
- Express desires for handling of burial.
- Note location on page 34 of all important documents.

MOVING TO A NEW POST

When you get a new assignment, it frequently means moving to a new post. Depending upon your pay grade at the time of change of station orders (Sgt. to Sgt. Major or SPC with two or more years active federal service), you are entitled to have your family and household goods moved at government expense when moving within the continental U.S. In addition, members of all grades, who are assigned overseas and command-sponsored, are also entitled to be moved at government expense.

This moving service includes: necessary packing, crating, transportation, unpacking, and storage of household goods.

The transportation office will give

your family detailed instructions on inventories, bills of lading, receipts, and procedures. It is important to follow these instruction carefully. Should loss or damage to property occur, these forms are essential in filing loss or damage claims or in tracing delayed shipments.

What If A Soldier Is Assigned To A Station Overseas Where Family Members Aren't Allowed Or Are Not "Command-sponsored"?

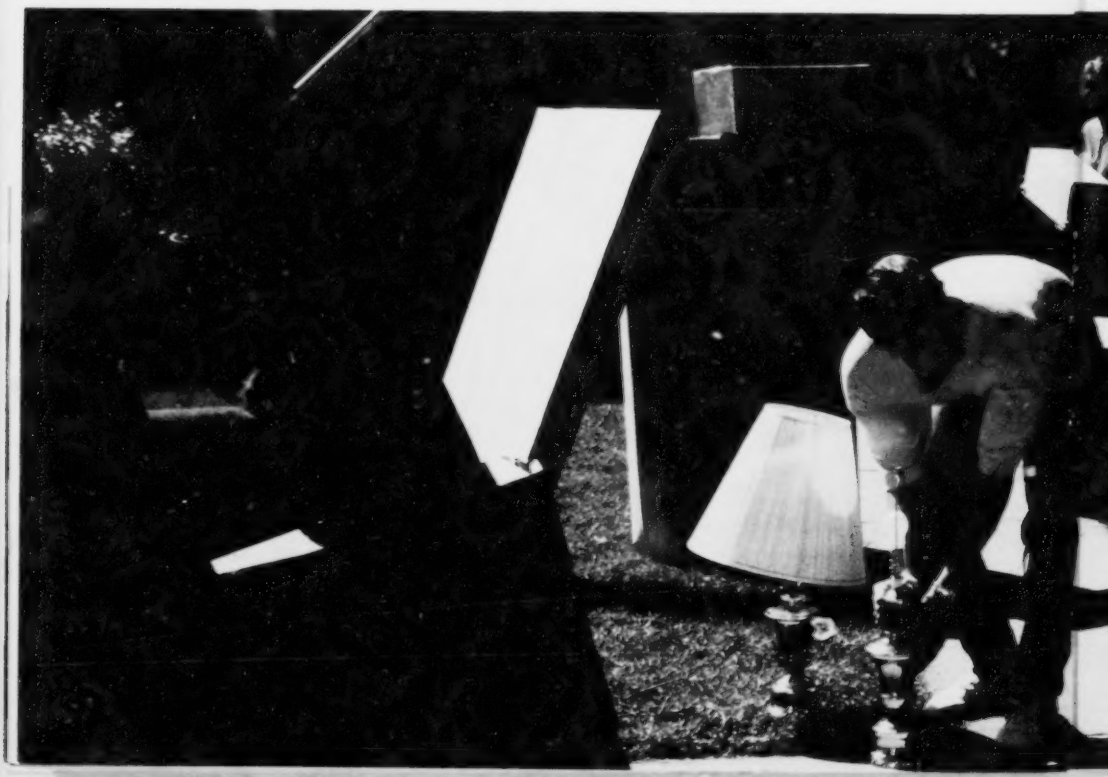
When family members are not authorized to accompany you, the family may select a home in the continental U.S. and have all household goods and themselves moved there at government expense. When approved, moves may be made to Alaska, Hawaii, Puerto Rico, a territory or possession of the U.S. or another location.

A family member who is authorized to travel overseas is called a "command-sponsored" family member. One who travels unauthorized overseas is termed an "individual-sponsored" family member. In the latter case, the soldier will not be furnished government housing for family members, station allowance, or transportation of the family. However, individual-sponsored family members may be authorized medical service, post exchange and commissary privileges where facilities are available.

Allowances for Moving and/or Travel

Two types of allowances are given under certain circumstances:

1. Dislocation allowance – given in connection with moving to a permanent change of station and
2. Travel allowance – payments or reimbursements for travel, meals, and quarters when a soldier is



ordered away from the home station on official business.

Procedure for Overseas Tours

The married soldier may be assigned one of two types of overseas tours: a "with-family members" tour (which is self-explanatory) or an "all-others" tour (meaning, without family members).

When you get a new assignment, the installation commander will give counsel as to whether your family members can be transported at government expense and explain under which conditions a family separation allowance is authorized. You will then be asked to select either the "all-others" tour or the "with-family members" tour. If the "all-others" tour is selected, you must sign a statement to that effect. This entitles you to a separation allowance and movement of your family to a designated location. If household goods are shipped to a designated location, reshipment to an overseas area is not authorized at government expense.

Any changes in tour selection after arrival overseas must be approved through the chain of command to specific agencies within Headquarters, Department of the Army. A change from "all-others" tour to "with-family members" tour requires an exception to policy. Therefore, if there is any possibility that you may desire the "with-family members" tour, it is to your advantage to make the "with-family members" selection initially.

In most cases, you and your family do not travel overseas together. Families usually follow after you have settled into the new assignment and has had time to check out adequate housing.

A separate, valid passport is required for the family. The overseas

commander will forward the necessary DD Forms 1056 (authorization to apply for a "no-fee" passport) to family members. Official birth certificates will be needed (those with the raised seal).

Final instructions are furnished by the Army commander. They include exact date, time and place of reporting for transportation, travel authorizations, and assistance in preparation for travel.

Shipment and Protection of Household Goods

The transportation office will provide full instructions on how to proceed with shipping your household goods. Your personal property is insured through the Military Personnel and Civilian Employees' Claims Act. Your family will be allowed payment for damaged property in the amount of the cost of repairs or for lost or destroyed property in the amount of replacement.

Based on the "reasonable, useful or proper" rule, the Army has established a table of maximum amounts allowed for certain types and categories of property. Payment in excess of these amounts is generally not permitted.

Although the percentage of shipments in which losses occur is relatively small, you may want to consider additional insurance for special or precious property. This coverage is called excess valuation.

For this special property requiring extra handling, you may specify a shipping method known as expedited mode. Or you may desire to carry small valuable items personally. The transportation office can give you more details on this.

Procedures in Case of Loss or Damage During Shipment

- Before moving day, make a complete list of all your personal property and household goods. Be sure to note damages and the condition of the article on your inventory.
- Movers will prepare an inventory of your furniture and personal goods. Make sure they leave you with a readable copy. Be sure it is complete, describes accurately the condition of your property, and agrees with your inventory.
- Don't send the papers connected with property or moving with the movers.
- When delivery day arrives, try to be on hand personally to supervise. Carefully check the items. Note: Do not sign any paper until you have read it and noted all written exceptions of loss or damage.
- Check all property for loss or damage on the date of delivery. Do not wait unnecessarily to unpack boxes and cartons. Inspect storage property for loss or damage.
- Notify the destination transportation office of any loss or damage. Request immediate inspection. Contact the local Judge Advocate or claims office immediately after the inspection is made.
- Demands for compensation will be made on the mover or warehouse. The documents will be prepared by the claims office but must be signed by you.
- If any part of your property is covered by insurance, notify your insurance company immediately.

Aside from rights under claims regulations, you have the right to a satisfactory move of your household goods, handled efficiently and with courtesy. If extreme carelessness or misconduct is noted on the part of the movers, it is your right and obligation to report that incident immediately to your transportation office. The same is true if the mover insists that you sign any delivery documents before you have had a chance to inspect your property, if the mover attempts to deliver your goods outside normal working hours, if the mover refuses to place furniture in correct rooms and remove cartons.

It is important that you be aware of your rights and obligations. In this way, you may eliminate many troublesome problems that could arise.

Do not hesitate to ask advice and assistance from your local claims, transportation or legal office. Or you may write to: Chief, U.S. Army Claims Service, Fort George G. Meade, Maryland 20755.

Finding a Place to Live

Commanders may furnish information about housing conditions to newly assigned families in their areas. Soldiers who are seeking off-post housing must process through a housing referral office for information and assistance on the availability of off-post housing and a list of any facilities that military personnel might be restricted from leasing, renting, or purchasing. However, each family retains its freedom of choice in the selection of private accommodations except where restrictions have been placed on certain properties or when there is a requirement to occupy government-owned or government-controlled family housing.

QUICK CHECKLIST TO GET YOU MOVING

- Check the Army Community Services Center for information on the installation you are assigned to.
- Investigate the availability of government housing at the new post. (The more advanced the information, the better.)
- Get out your passports. Are they valid? Do all children have one? (DD Form 1056 needed for "no-fee" passport.)
- Be sure shot lists are up-to-date.
- Gather school records of all children.
- Ask about any aptitude tests on children that would be helpful for new school.
- Has Power of Attorney been handled?
- Make an inventory of all household and personal property. (Hand-carry these papers; don't let movers take them.)
- Check transportation office for specific moving instructions.

It is a good idea for you to get advance information on conditions and make all the arrangement for housing before moving your family to the new post.

The Assignment of Government Quarters

If available, your family will be assigned government living quarters. You should know, however, that in some areas, both overseas and in the U.S., space is very limited. The post commander will make all assignments, according to grade limitations and other military requirements.

The Army Housing Referral Service Program

The purpose of this program is to help your family locate suitable off-post housing quickly and economically. In addition, it is conducted in a manner that is free from racial discrimination and provides equal treatment for your family regardless of your sex, race, color, creed, or national origin.

NOTE: It is Department of Defense policy that a member of the United States Military Service cannot rent or buy a house from an agent who engages in discrimination.

HRO provides the following services:

- Up-to-date files and prices for apartments, trailer courts, and private homes that are for rent.
- Limited lists of houses for sale.
- Information and literature on temporary housing—motels, efficiency apartments, trailer spaces, etc.
- Special maps showing school district boundaries, locations of churches, shopping centers, and other places of interest.
- Available local street map to help locate housing and off-post community facilities, and determine driving distances between various locations.

Home Financing

You may be eligible to purchase or build a home through three different types of home financing:

- Veterans' Administration financing (which is referred to as GI loans).
- Federal Housing Administration; (FHA) Insured Mortgage Loan.
- Conventional financing. (This involves no government-insured loan program and is handled entirely by the bank or other lending institution.)

The unit commander, personnel office, nearest Housing and Urban Development (HUD) area, FHA insuring office, or Veterans' Administration Office should be contacted for additional information.

When You Transfer the Ownership of Property

There is just one rule to follow. Make sure you consult the legal assistance officer before signing any papers.

HELP: WHOM TO CALL ON, WHERE TO GO

1—Primary contacts
2—Secondary contacts

	Your chain of command	Personnel Office	Judge Advocate	Inspector General	Finance Office	Chaplain	Housing Office	Transportation Office	American Red Cross	Army Community Service	Army Emergency Relief	Education Officer/Advisor	Child Development Services
Appeals	1	2	2	2		2							
Assignment, reassignment, MOS & proficiency pay	1	1			2								
Personnel matters: promotion, reduction, reenlistment, discharge, retirement, veterans benefits	1	1	2										
Complaints (requests for assistance)	1	2	2	2	2	2	1	2		2			
Debts and civilian creditors	1	1	2		2	2				2			
Dependent schools	1	1	2							2			
Family and religious affairs	1	2				1	2		2	2	2		
Travel of family members, shipment of privately owned vehicle (POV) and household goods	1	2			2			1		2			
Medical service (individual & dependents)	1	1											
Pay, allowances and incentive pay	1	2			1								
Leave and passes	1	2			2								
Insurance, all types (SGLI & commercial)	1	1			2								
Legal assistance, including U.S. and Foreign Laws, Wills, And Power of Attorney	1		1										
Service schools	1	2											
Non-military education and training programs	1	2										2	
PX, Commissary, QM sales store	1	2								2			
Government and off-post quarters	1	2					1						
Registration/operation of POV	1												
Entry into USA, passport, visa, naturalization, immigration	1	2	1							2			
Home conditions and emergency leave	1	2				2			2	2			
Emergency financial assistance	1	2			1	2			2	2	2		
Postal service	1												
Child care and early childhood programs	1									2			

PLANNING FOR YOUR FUTURE

When you talk about the future, one of the first things that comes to mind is building a career. You're probably looking toward a career that offers challenges and delivers rewards. A career with an organization that shows concern for its people and their problems. A career with room to grow and jobs to grow into.

When you add it all up, the opportunities offered by the Army are difficult to match in the civilian world.

The Army has an eye on your future. The savings plans, insurance programs and, of course, the retirement program, all indicate the Army's interest in your family's success.

Savings Plans

The purchase of U.S. Savings Bonds is one way of saving money that assures maximum security of principal and interest. They may be purchased by monthly deductions on the Leave and Earnings allotment or by cash.

If bonds are to be delivered by mail, make sure you designate a permanent address. Bonds purchased by allotment can be held in the U.S. Army Finance and Accounting Center, Indianapolis, Indiana 46249, for safekeeping.

Savings Allotment

This involves putting aside a set amount of money to be credited to your savings account with a bank.

Either or both of these savings plans are excellent ways to build a nest egg for your future.

Soldier's Group Life Insurance (SGLI)

This program gives coverage to the maximum of $50,000 for all members on active duty under orders for more than 30 days.

A small monthly premium charge is deducted automatically from your pay for SGLI.

You may name any person or persons as beneficiary to receive payment in the event of death. Settlement will be made in either lump-sum or 36 equal monthly payments. You may elect which method of payment is preferred.

SGLI continues in force for 120 days after separation from active duty without further payment of premiums. During that period, you may apply for, and be issued without a physical examination, a five-year non-renewable Veterans' Group Life Insurance (VGLI) policy in an amount equal to, or less than, SGLI.

Private Insurance Plans

Life insurance, health and accident insurance, fire insurance, theft insurance, and automobile collision are all types of insurance you may be interested in.

An allotment may be used to pay the premiums on commercial insurance policies covering your life, or on a family life insurance policy which includes coverage for your spouse and children.

Every Soldier Should Review His Life-Insurance Program

A good insurance agent will review your family's total insurance and tally up exactly what the benefits are. Any commercial insurance you buy should complement the insurance and retirement programs provided by the Army. Insist that your agent take this into account.

Be sure all insurance companies are notified of any changes in address, your change of status or the status of beneficiaries that would affect payment.

Be aware of the ability to borrow on some insurance policies or to use them as security. Your legal assistance office can provide basic information on this important benefit.

Have your family's agent explain the different kinds of insurance. Get all the facts on "paid up" or "extended term" insurance.

The government will guarantee payment of the premiums of commercial life insurance policies (not in excess of $10,000) while you are on active duty. Any amount guaranteed in this way, however, must be repaid within two years after your discharge or separation from the Army.

Do Soldiers Get Social Security?

Social Security for you operates exactly like Social Security for the civilian in that one-half of a yearly percentage of gross earnings is deducted from your pay; the other one-half is contributed by the government.

The amount of money you can receive at retirement eligibility age is determined from the average monthly earnings over a period of years. You earn "free wage credits" amounting to a fixed sum each month for which no deductions are made. It covers the value of room and board and non-cash services, as well as the time you've spent on active duty.

A personal record of earnings and verification with Social Security Administration should be kept at all times. The TD Form W-2 (withholding statement) given to you at the end of each year shows earnings and Social Security contributions.

Additionally, you should record your DD Form 214(s) (Record of Separation from Active Duty) with your local court house to ensure availability when applying for Social Security and other benefits.

Survivor Benefit Plan

Survivors of retired military personnel have a plan that was signed into law in 1972. You will be automatically enrolled in the plan with maximum coverage when you retire if you have a spouse or dependent children at the time you retire. The government contributes to the overall cost and the remainder is deducted from your pay.

Retired pay stops upon the death of the retiree. However, through the Survivor Benefit Plan (SBP), you may

provide a maximum of 55% of your retirement pay to your surviving spouse until age 62 and 35% thereafter. Full information will be provided by your Installation Retirement Services Office or Survivor Benefit Plan Counselor.

All About The Military Retirement Program

When you have served 20 years of active duty you are eligible to retire and receive retirement pay. The amount of retired pay is based on a percentage of basic pay. The percentage is determined by the length of time you have served on active duty. The formula used to compute your retired pay will differ for those entering before 8 Sep 80, those entering after 8 Sep 80 but before 1 Aug 86, and those entering after 1 Aug 86. Current figures and information on the Army retirement program are available in DS Pamphlet 600-5. A copy can be purchased from Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

The other type of retirement is for disability. If you become disabled while on active duty, you will be fully informed of all rights and benefits.

VETERANS

Should you and your family decide not to continue a career with the Army, there are benefits provided to help you make an easy transition into civilian life or the Army Reserve after discharge from the Active Army.

A Word About Kinds of Discharge

There are five basic kinds of discharge:

1. Honorable
2. General
3. Bad Conduct
4. Dishonorable
5. Other Than Honorable Conditions

The only good discharge is an honorable one.

Army discharge records can stay with you for the rest of your life. Most employers check them out.

Any discharge other than an honorable one may put questions in an employer's mind. "What was wrong with this person in the Army?"

Job Aid

The more than 2,500 local employment service offices operated by the states and territories provide veterans with priority in interviewing, counseling, job development, and job placement services. Contact your local office of the Public Employment Service for this assistance or the Veterans' Employment Service of the U.S. Department of Labor, Washington, D.C. 20213.

As a veteran, you have certain reemployment rights. You are entitled to be put in the position you left or one of like seniority, status, and rate of pay, provided you apply for reemployment within 90 days of separation from the

Army. The foregoing applies only to those veterans who served no more than four years and in some cases five years, if the added year is at the request of and for the convenience of the government.

Further information can be obtained by contacting: U.S. Department of Labor, Office of Veterans' Reemployment Rights, Washington, D.C. 20216.

Educational Benefits

The Veterans' Education Assistance Program (VEAP) replaced the GI Bill for all soldiers entering the service after 31 Dec 76. From 1979 to the present, the Army has fielded other education incentives in conjunction with the basic VEAP. The current terms of the GI Bill and the Veterans' Educational Assistance Program, including amount of monthly payments, number of full-time months of service permitted, and the obligations that the ex-soldier must fulfill, are available through the Army Education Center or the Veterans' Administration Office.

INDEX

Advice and assistance (legal) 18
Allotments:
  Savings 17
  Emergency allotments 17
  Types of allotments 17
Allowances:
  Burial 20
  Dislocation 17
  Quarters 17
  Separation 17
  Subsistence 17
  Travel 22
  Uniform 17
American National Red Cross 9
Army Community Service 5
Army Emergency Relief 9
Assistance, financial 9

Beneficiaries, designation 20
Bonus, reenlistment 16
Burial rights and benefits 20

Chaplains, advice and assistance 8
Civilian Medical Care 8
Claims:
  Loss, damage, or destruction of personal property 24
Community Services, Army 5
Compensation:
  Survivors 20
  Veterans 30
Conventional home financing 26
Court action or appearance 18

Death gratuity pay 20
Death of a soldier:
  Burial rights 20
  Disposition of remains 20
Dental care 8
Discharges 30
Discussion between husband, wife 21
Dislocation allowance 17
Documents and records (list) 34

Education:
  Family members, children 11
  Family members of military personnel in overseas area 11
  Scholarships and educational loans for dependents 12
  Veterans 31
Education and training assistance 10
Emergency data, record 34
Employment rights and benefits 30
Estate planning 19

Family members:
  Dental care 8
  Educational scholarships 12
  Identification cards 6
  Medical care 8
  Quarters 26
  Transportation 21
Federal Housing Administration:
  Insured Mortgage Loans 26
  Financial assistance 26
  Financing of home 26

Help: where to go for 27
Home financing 26

Household goods, shipment 21
Housing, family 25
Housing Referral Program 26

Identification cards 6
Income taxes:
W-2 form 29
Insurance:
Commercial life insurance 29
GI life insurance (SGLI) 28
Personal property coverage 24
Private (all types) 29
Review of life insurance program 29

Job-finding assistance 30

Lawyer, civilian 18
Legal advice and assistance 18
Life insurance:
SGLI 28
Private or commercial 29
Loans:
American Red Cross 9
Army Emergency Relief 9
Home loans 26
Loss, damage, or destruction of personal property 24
Lump-sum payment:
Social Security Administration 20
SGLI 28

Medical care:
Family members 8
Military personnel 8
Military Identification Cards 6
Moving list 25

Passports 23
Pay 16
Pension 30
Powers of attorney 19
Property, personal:
Claims for loss, damage, or destruction 24

Quarters:
Allowance 17
Government Assignment 26

Record of emergency data 34
Records and documents 34
Reemployment rights 30
Reenlistment bonus 16
Religion and spiritual guidance 8
Retired pay 30
Retirement:
Military 30
Social Security 29

Savings 28
Savings Bonds, U.S. 28
Scholarships and educational loans for family members of military personnel ... 12
Schools, DOD 11
Shipment of household goods 24
Social Security 29
Soldier's Group Life Insurance (SGLI) 28
Spiritual and religious guidance 8
Survivor benefits:
Dependency compensation 20
GI insurance (SGLI) 28
Social Security 20
Survivor Benefit Plan 20

Transportation of family members 21
Overseas 23
Travel allowance 22

United States Savings Bonds 28

Valuable documents list 34
Veterans:
Disabled 30
Educational benefits 31
Job information 30

Wills 19

LIST OF VALUABLE DOCUMENTS AND WHERE TO FIND THEM

Military Identification Cards:
Number _____
Place, Date of Issue _____

Insurance Policy:
Military Number _____
Private Number _____
Location _____

Will:
Location _____

Checking Account:
Number _____
Name of Bank _____

Savings Account:
Number _____
Name of Bank _____

Savings Bonds:
Location _____

School Records of Children:
Location _____

Burial Decisions:
Location _____

Marriage Certificate:
Location _____

Birth Certificates:
Location _____

Adoption Papers:
Location _____

Deeds of Property:
What _____
Location _____

Contracts:
What _____
Location _____

Bills of Sale:
Item _____
When Sold _____
Location _____

Tax Records for Previous 3 Years:
Location _____

Cancelled Checks for Previous 7 Years:
Location _____

Leases of Property:
What _____
Location _____

Power of Attorney:
Location _____

NOTE: INFORMATION IN THIS PUBLICATION IS SUBJECT TO CHANGE. SEE YOUR CAREER COUNSELOR FOR THE LATEST INFORMATION.

Previous editions of this publication are obsolete.

NOTES

NOTES

RPI 373, February 1991

☆USGPO: 1991 543-966

BE ALL YOU CAN BE.
REENLIST